### Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 1 of 77

Fill in this information to identify your case:		
United States Bankruptcy Court for the:  Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under:	
	Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name  Write the name that is on	Bryon First name B.	First name
your government-issued picture identification (for example, your driver's license or passport	Middle name  Harris  Last name	Middle name  Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you have used in the last 8 years	First name	First name
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
Only the last 4 digits of your Social Security number or federal Individual	XXX - XX- 2387 OR	XXX - XX
Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

## Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 2 of 77

Debtor 1 E		B. Harr		Case number <i>(if kno</i> i	wn)	
-	First Name	Middle Name Last	Name			
		About Debtor 1:		About Debtor	2 (Spouse Only in	a Joint Case):
and E	y business names d Employer	I have not used any business name	es or EINs.	I have not t	used any business nam	es or EINs.
Numb	fication pers (EIN) you used in the last	Business name		Business nam	e	
8 year		Business name		Business nam	e	
	e trade names and ousiness as names	EIN		EIN		
		EIN		EIN		
5. Where	e you live			If Debtor 2 live	es at a different addre	ss:
		472 Holiday Ln Number Street		Number	Street	
		Hainesville Illinois	60073			
		City State	Zip Code	City	State	Zip Code
		Lake County		County		
		If your mailing address is different above, fill it in here. Note that the conotices to you at this mailing address.			nailing address is dif lote that the court will a ress.	
		Number Street		Number	Street	
		City State	Zip Code	City	State	Zip Code
		Oity State	Zip Oods	Oity	Giale	Zip Oode
	sing this district	Check one:		Check one:		
to file	for bankruptcy	Over the last 180 days before filing lived in this district longer than in an	this petition, I have ny other district.	Over the last	st 180 days before filing district longer than in a	this petition, I have ny other district.
		I have another reason. Explain. (See	e 28 U.S.C. §§ 1408.)	I have anot	her reason. Explain. (Se	e 28 U.S.C. §§ 1408.)

## Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 3 of 77

Debtor 1 Bryon	B.		Case number (if known)	
First Name	Middle Name	Last Name		
Part 2: Tell the Court	About Your Bankruptcy Case	<del>2</del>		
7. The chapter of the Bankruptcy Code are choosing to file under	you Bankruptcy (Form B2010)).	scription of each, see <i>Notice Req</i> o . Also, go to the top of page 1 and	guired by 11 U.S.C. § 342(b) for Individed the appropriate box.	duals Filing for
8. How you will pay to	more details about ho cashier's check, or more may pay with a credit  I need to pay the fee Individuals to Pay You  I request that my fee judge may, but is not the official poverty lin	ow you may pay. Typically, if you oney order. If your attorney is so card or check with a pre-printer in installments. If you choose our Filing Fee in Installments (Ose be waived (You may request required to, waive your fee, and that applies to your family sign, you must fill out the Applic	e this option, sign and attach the A	may pay with cash, behalf, your attorney Application for or Chapter 7. By law, a s less than 150% of fee in installments). If
9. Have you filed for bankruptcy within last 8 years?	the No.  Yes. District  District  District	When When When	MM / DD / YYYY	
10. Are any bankrupto cases pending or being filed by a spouse who is not filing this case with you, or by a busine partner, or by an affiliate?	Yes. Debtor	<u>W</u> hen	MM / DD / YYYY  Relationship to you	own
11. Do you rent your residence?	✓ No. Go to line  Yes. Fill out /r		against you? In Judgment Against You (Form 101A) a	and file it with

# Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 4 of 77

Del	otor 1 Bryon		B.		Harris Last Name	Case numb	oer (if known)		
Day	First Name	Duoir							
Par	t 3: Report About Any	DUSII	162263	5 100 OWII as a 3016	erroprietor				
	Are you a sole proprietor of any full-	<b>✓</b>	No.	Go to Part 4.					
	or part-time business?		Yes.	Name and location o	f business				
	A sole proprietorship is a business you			Name of business, if a	any				
	operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.			Number	Street				
	If you have more than one sole			City		State	Zip Cod	de	
	proprietorship, use a separate sheet and			Check the appropri	iate box to desc	eribe your business:			
attach it to this Health Care Business (as defined in 11 U.S.C. § 101(27A))						)1(27A))			
petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))									
Stockbroker (as defined in 11 U.S.C. § 101(53A))									
				Commodity B	roker (as define	d in 11 U.S.C. § 101(	6))		
				None of the al	bove				
	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?  For a definition of	appi shee	ropriate et, state	e deadlines. If you indic	cate that you are ash-flow stateme J.S.C. § 11 16(1)	e a small business del ent, and federal incom	btor, you must attad	debtor so that it can set ch your most recent balance ny of these documents do no	
	small business debtor, see 11 U.S.C. § 101(51D).		No.	I am filing under Cha Bankruptcy Code.	I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.				
	101(010).		Yes.	I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.					
Par	t 4: Report if You Owr	or H	ave A	ny Hazardous Prop	erty or Any Pr	operty That Needs	Immediate Atte	ention	
	Do you own or have any property that	<b>✓</b>	No.						
	poses or is alleged to pose a threat of		Yes.	What is the hazard?					
	imminent and identifiable hazard to public health or			If immediate attention is	needed, why is	it needed?			
	safety? Or do you			Where is the property?					
	own any property that needs immediate attention?				Number	Street			
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?				City	s	State	Zip Code	

## Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 5 of 77

 Debtor 1 First Name
 B.
 Harris
 Case number (if known)

 Last Name

Pa	Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling							
		About Debtor 1:		Abou	t Debtor 2 (Sp	oouse Only in a Joint Case):		
15.	Tell the court	You must check one:		You m	nust check one:			
	whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.	Co file	unseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.		
	The law requires that you receive a briefing		the certificate and the payment plan, veloped with the agency.			he certificate and the payment plan, veloped with the agency.		
	about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ring from an approved credit ncy within the 180 days before I optcy petition, but I do not have a mpletion.	Co file	unseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.		
	check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment	yo		er you file this bankruptcy petition, opy of the certificate and payment		
If y co ca: wh pa cre	If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the	fro ok m	om an approve otain those ser ade my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I et, and exigent circumstances emporary waiver of the	;	
	creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this	re eff un wh	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.			
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	wi		e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.		
		receive a briefing must file a certifica with a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.	re mı wi	ceive a briefing ust file a certifica th a copy of the	offied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if anyo, your case may be dismissed.		
			he 30-day deadline is granted only mited to a maximum of 15 days.			the 30-day deadline is granted only mited to a maximum of 15 days.		
		I am not required counseling beca	d to receive a briefing about credit ause of:		I am not required to receive a briefing about counseling because of:			
		☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		
		Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.		
		about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.	ab	out credit cour	are not required to receive a briefin iseling, you must file a motion for ounseling with the court.	g	

## Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 6 of 77

Debtor 1 Bryon First Name		arris ast Name	Case number (if known)		
	estions for Reporting Purposes	ast reality			
16. What kind of debts do you have?	16a. Are your debts primarily of "incurred by an individual No. Go to line 16b.  Yes. Go to line 17.  16b. Are your debts primarily I money for a business or in No. Go to line 16c.  Yes. Go to line 17.  16c. State the type of debts you	primarily for a personal, business debts? Busine vestment or through th	family, or household purp ess debts are debts that yo e operation of the busines	ose." ou incurred to obtain s or investment.	
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No.	7. Do you estimate that af	er any exempt property is ex stribute to unsecured creditor		
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,00	<u> </u>	,001-50,000 ,001-100,000 ore than 100,000	
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001- \$50,000,001- \$100,000,001	\$50 million	00,000,001-\$1 billion ,000,000,001-\$10 billion 0,000,000,001-\$50 billion ore than \$50 billion	
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001- \$50,000,001-	\$50 million	00,000,001-\$1 billion ,000,000,001-\$10 billion 0,000,000,001-\$50 billion ore than \$50 billion	
Part 7: Sign Below	11				
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or				
	both. 18 U.S.C. §§ 152, 1341, 1	515, and 5511.	×		
	/s/ Bryon Harris Signature of Debtor 1		Signature of Debtor 2	_	
	Executed on 1/16/2018 MM / DD	/ YYYY	Executed on	M / DD / YYYY	

## Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 7 of 77

Debtor 1 Bryon	B.	Harris	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 1	2, or 13 of title 11, Unite	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the	information in the sched	lules filed with the petition is incorrect.
attorney, you do not				·
need to file this page.	/s/ Nathan Delman		Date	1/16/2018
	Signature of Attorney	for Debtor	M	IM / DD / YYYY
	Nathan Delman			
	Printed name			
	Semrad Law Firm			
	Firm name			
	5101 Washington Str	eet		
	Street			
	Unit 29			
	Gurnee		Illinois	60031
	City		State	Zip Code
	Contact phone	3124473700	Email address	ndelman@semradlaw.com
	6296205		Illinois	<u> </u>
	Bar number		State	

## Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 8 of 77

Fill in this information to identify your case:							
Debtor 1	Bryon	B.	Harris				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois				
			(State)				
Case number (If known)							

Check if this is an
amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	<del></del>
1b. Copy line 62, Total personal property, from Schedule A/B	\$11,275.04
1c. Copy line 63, Total of all property on Schedule A/B	\$11,275.04
t 2: Summarize Your Liabilities	
	<b>Your liabilities</b> Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$12,803.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$104.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$85,325.13
Your total liabilities	\$98,232.13
t 3: Summarize Your Income and Expenses	
Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$5,926.84
Schedule J: Your Expenses (Official Form 106J)	\$5,893.00

## Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 9 of 77

В Harris Debtor 1 Bryon \_ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$7,727.25 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$104.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$53,653.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$53,757.00

9g. Total. Add lines 9a through 9f.

## Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 10 of 77

						Ì		
Fill in this	inform	ation to identify your ca	ase:					
Debtor 1		Bryon	В.		Harris			
Debtor 2		First Name	Middle N	ame	Last Name			
(Spouse, if fi	ling)	First Name	Middle N	ame	Last Name			
United Sta	ates Bar	nkruptcy Court for the:	Northern		District of Illinois			
Case num	her				(State)			
(If known)	ibci .							
Officia	al Fo	rm 106A/B						Check if this is an amended filing
Sche	dule	A/B: Prope	rtv					12/1
In each ca category responsib write your	ategory where y le for si r name	r, separately list and d you think it fits best. B upplying correct infor and case number (if k	escribe items. Li e as complete a nation. If more s nown). Answer e	nd ac pace very	asset only once. If an asset fits in mo curate as possible. If two married pe is needed, attach a separate sheet to question. r Other Real Estate You Own or	ople are o this fo	e filing together, both a rm. On the top of any a	re equally
			•		residence, building, land, or similar			
7. DO 900		o to Part 2	uitable liiterest i	II ali	residence, building, land, or similar	propert	y:	
		Where is the property?						
	100.	more to the property.		Wh	at is the property? Check all that apply.		Do not deduct secured	claims or exemptions. Put
1.1					Single-family home		the amount of any secu	red claims on Schedule D:
	Street	address, if available, or o	other description	П	Duplex or multi-unit building		Creditors Who Have Cla	ims Secured by Property.
				Ħ	Condominium or cooperative		Current value of the entire property?	Current value of the portion you own?
					Manufactured or mobile home			
	Numb	er Street			Land		Describe the nature o	f vour ownership
		o. Gudot			Investment property		interest (such as fee s	simple, tenancy by
	City	State	Zip Code	Н	Timeshare Other		the entireties, or a life	e estate), if known.
				Who	o has an interest in the property? Che	eck	Check if this is co	mmunity property
					Debtor 1 only		Ш	
				П	Debtor 2 only			
				Ħ	Debtor 1 and Debtor 2 only			
				Ħ	At least one of the debtors and another			
					er information you wish to add about	this ite	m, such as local	
lf vou		chava mara than ana lic	at bara.	pro	perty identification number:			
ii you	own or	r have more than one, lis	st nere:	Wha	at is the property? Check all that apply.		Do not deduct secured	claims or exemptions. Put
1.2					Single-family home		the amount of any secu	red claims on Schedule D:
	Street	address, if available, or o	other description	П	Duplex or multi-unit building			ims Secured by Property.
				Ī	Condominium or cooperative		Current value of the entire property?	Current value of the portion you own?
					Manufactured or mobile home			<u> </u>
	Numb	er Street			Land		Describe the nature o	f vour ownership
				H	Investment property Timeshare		interest (such as fee s	simple, tenancy by
	City	State	Zip Code	H	Other		the entireties, or a life	e estate), ii kilowii.
								mmunity property
				one	o has an interest in the property? Che	eck	(see instructions)	
					Debtor 1 only			
					Debtor 2 only			
					Debtor 1 and Debtor 2 only			
					At least one of the debtors and another			
					er information you wish to add about perty identification number:	this ite	m, such as local	

# Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 11 of 77

Debtor 1	Bryon First Name	B. Middle Name	Harris Last Name	Case number	r (if known)	
1.3Stre	et address, if available, or othe		What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property.  Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature of interest (such as fee s the entireties, or a life	imple, tenancy by
			Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an	other	Check if this is co (see instructions)	mmunity property
	the dollar value of the port ve attached for Part 1. Writ	ion you own for e that number h	<b>.</b>			
	Describe Your Vehicles	quitable interes	t in any vahialas, whather they are	registered or pe	*2 Include any vehicles	
you own tl	nat someone else drives. If yo ns, trucks, tractors, sport utilit	u lease a vehicle,	t in any vehicles, whether they are also report it on Schedule G: Executo rcycles			
3.1	Make Model: Year:	Toyota Sienna 2011	Who has an interest in the propone.  Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put irred claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:	196000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an		Current value of the entire property? \$6225.00	Current value of the portion you own? \$6225.00
3.2	Make Model: Year:		who has an interest in the propone.		the amount of any secu	claims or exemptions. Put ured claims on Schedule D: nims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

# Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 12 of 77

	Bryon	B.	Harris	Case number	Ci (ii kiiowii)	
	First Name	Middle Name	Last Name			
3.3	Make		Who has an interest in the pr	operty? Check		claims or exemptions. P
	Model:		one.			red claims on <i>Schedule</i> aims Secured by Property
	Year:		Debtor 1 only		Creditors virio mave Cia	ums secured by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	,	entire property?	portion you own?
			At least one of the debtors a	and another	<del></del>	
			Check if this is communit	ty property (see		
			instructions)			
3.4	Make		Who has an interest in the pr	operty? Check	Do not deduct secured	claims or exemptions. P
	Model:		one.		•	ired claims on Schedule
	Year:		Debtor 1 only		Creditors Who Have Cla	nims Secured by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	•	entire property?	portion you own?
			At least one of the debtors a	and another		
			Check if this is communit	ty property (see		
			instructions)			
Exan			ner recreational vehicles, other vents, fit, fishing vessels, snowmobiles, mo			
Exan	nples: Boats, trailers, motor No Yes Make		ner recreational vehicles, other ventry fit, fishing vessels, snowmobiles, mo	otorcycle accessor	Do not deduct secured	claims or exemptions. P
Exan	nples: Boats, trailers, motor No Yes Make Model:		who has an interest in the pr	otorcycle accessor	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exan	nples: Boats, trailers, motor No Yes Make		who has an interest in the prone.  Debtor 1 only	otorcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule iims Secured by Property
Exan	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the prone.  Debtor 1 only Debtor 2 only	otorcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Property Current value of the
Exan	nples: Boats, trailers, motor No Yes Make Model: Year:		who has an interest in the prone.  Debtor 1 only Debtor 2 only Debtor 2 only	otorcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule iims Secured by Property
Exan	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the prone.  Debtor 1 only Debtor 2 only	otorcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Property Current value of the
Exan	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the prone.  Debtor 1 only Debtor 2 only Debtor 2 only	otorcycle accessor coperty? Check and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property  Current value of the
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the prone.  Debtor 1 only Debtor 2 only At least one of the debtors a	otorcycle accessor operty? Check and another	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property?	red claims on Schedule hims Secured by Property  Current value of the portion you own?  claims or exemptions. P
4.1	nples: Boats, trailers, motor  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:		who has an interest in the prone.  Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is communit instructions)  Who has an interest in the prone.	otorcycle accessor operty? Check and another	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property  Current value of the portion you own?  claims or exemptions. P
4.1	mples: Boats, trailers, motor No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year:		who has an interest in the prone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is communit instructions)  Who has an interest in the prone.	otorcycle accessor operty? Check and another	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property?  Do not deduct secured the amount of any secu	rred claims on Schedule nims Secured by Property Current value of the
4.1	nples: Boats, trailers, motor  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:		who has an interest in the prone.  Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is communit instructions)  Who has an interest in the prone.	otorcycle accessor operty? Check and another	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property  Current value of the portion you own?  claims or exemptions. P
4.1	mples: Boats, trailers, motor No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year:		who has an interest in the prone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is communit instructions)  Who has an interest in the prone.  Debtor 1 only	cotorcycle accessor roperty? Check and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule hims Secured by Property  Current value of the portion you own?  claims or exemptions. P tred claims on Schedule hims Secured by Property
4.1	nples: Boats, trailers, motor  No  Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year: Approximate mileage:		who has an interest in the prone. Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is communit instructions)  Who has an interest in the prone. Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is communit instructions)  Who has an interest in the prone. Debtor 1 only Debtor 2 only	cotorcycle accessor coperty? Check and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule hims Secured by Property  Current value of the portion you own?  claims or exemptions. P ared claims on Schedule hims Secured by Property  Current value of the
4.1	nples: Boats, trailers, motor  No  Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year: Approximate mileage:		who has an interest in the prone.  Debtor 1 only Debtor 2 only At least one of the debtors a Check if this is communit instructions)  Who has an interest in the prone.  Debtor 1 and Debtor 2 only Debtor 2 only at least one of the debtors a Check if this is communit instructions)  Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only	otorcycle accessor operty? Check and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule hims Secured by Property  Current value of the portion you own?  claims or exemptions. P ared claims on Schedule hims Secured by Property  Current value of the

# Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 13 of 77

De	ebtor 1	Bryon First Name	B. Middle Name	Harris Last Name	Case number (if known)	
Pa	rt 3:		our Personal and Household			
D	o you	own or hav	e any legal or equitable inter	est in any of the following	ng items?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
		_	and furnishings liances, furniture, linens, china, kitch	nenware		
<u>✓</u>		Describe	Used Furniture			\$1500.00
		tronics lles: Televisions	s and radios; audio, video, stereo, a	and digital equipment; compu	ters, printers, scanners; music	
V	Yes. [	Describe	Televisions, Computers			\$500.00
	Examp	•	ue ind figurines; paintings, prints, or ot in, or baseball card collections; othe		•	
	No Yes. [	Describe				
		les: Sports, ph	rts and hobbies otographic, exercise, and other hob s; carpentry tools; musical instrume		I tables, golf clubs, skis; canoes	
<b>✓</b>	No	-				
Ш	Yes. I	Describe				
	<b>0. Fire</b> Examp		es, shotguns, ammunition, and rela	ated equipment		
✓	No Vac I	Dog orib o				1
Ш	res. i	Describe				
	1. Clo Examp		clothes, furs, leather coats, designer	r wear, shoes, accessories		
	No	. "				1
✓	Yes. I	Describe	Used Clothing			\$350.00
		-	ewelry, costume jewelry, engageme r	ent rings, wedding rings, heirlo	oom jewelry, watches, gems,	
뇓	No Voc 1	Describe				
Ш	165. 1	Describe				
		n-farm animal bles: Dogs, cats	s, birds, horses			
✓	No					1
Ц	Yes. [	Describe				
_	<b>4. Any</b> No	other person	al and household items you did r	not already list, including a	ny health aids you did not list	
		Describe				]
니 •			lue of all of your entries from Pa	rt 3 including any entries f	for names you have attached	
			number here	o, including any entries i	pages you have attached	\$2350.00

## Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 14 of 77

В Harris Debtor 1 Bryon Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$0.00 17.1. Checking account: Chase 17.2. Checking account: 17.3. Savings account: Chase \$0.04 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

## Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 15 of 77

Debt	tor 1 Bryon	B.	Harris	Case number (if known)	
	First Name	Middle Name	Last Name		_
20.	Negotiable instruments	orate bonds and other negoti include personal checks, cashie ents are those you cannot trans Issuer name:	rs' checks, promissory no	tes, and money orders.	
21.	Retirement or pension		(h) thrift equippe account	s, or other pension or profit-sharing plans	
	_	in, Enion, Reogn, 401(k), 400(	b), tillit savings accounts	s, or other pension of profit-straining plans	
	No ✓ Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:	Transamerica		\$2000.00
	separately.	Pension plan:	IMRF		\$0.00
		IRA:			
		Retirement account:			-
		Keogh:			-
		Additional account:			-
		Additional account:			
22.		prepayments I deposits you have made so th with landlords, prepaid rent, pub			
	Yes	Electric:			
		Gas:			<u> </u>
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money	to you, either for life or fo	r a number of years)	
	✓ No ☐ Yes	Issuer name and description:			
					-

# Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 16 of 77

Debt	tor 1 Bryon First Name	B. Middle	Nama	Harris Last Name	Case number (if known)	
24.					under a qualified state tuition program.	
		530(b)(1), 529A(b), and 529			,	
	✓ No  Yes	Institution name and descri	ption. Separately file	e the records of any ir	nterests.11 U.S.C. § 521(c):	
25.	Truete equit	able or future interests in I	aronerty (other th	an anything listed ir	line 1), and rights or powers	; <del></del>
20.		or your benefit	oroperty (other th	an anything nateu n	Time 1), and rights of powers	
	<b>✓</b> No					
	Yes. Desc	cribe				
0.0	Datasta sas					
26.	-	yrights, trademarks, trade ernet domain names, website				
	<b>✓</b> No					
	Yes. Desc	cribe				
27.		nchises, and other general ilding permits, exclusive licen		sociation holdings, lic	quor licenses, professional licenses	
	<b>✓</b> No					
	Yes. Desc	cribe				
Mor	ney or propei	rty owed to you?				Current value of the portion you own?  Do not deduct secured claims or exemptions.
	ney or propei					portion you own?
						portion you own?  Do not deduct secured claims or exemptions.
	Tax refunds on No Yes. Give s		2017 - Anticipated	ı	Federal:	portion you own? Do not deduct secured
	Tax refunds or  No Yes. Give s about	wed to you specific information	2017 - Anticipated	1	Federal: State:	portion you own?  Do not deduct secured claims or exemptions.
28.	Tax refunds or  No Yes. Give s about you a and f	wed to you specific information It them, including whether already filed the returns Ithe tax years	2017 - Anticipated	1		portion you own? Do not deduct secured claims or exemptions.  \$700.00
28.	Tax refunds or  No Yes. Give s about you a and t	wed to you specific information It them, including whether already filed the returns the tax years	·		State:	portion you own? Do not deduct secured claims or exemptions.  \$700.00  \$0.00  \$0.00
28.	Tax refunds or  No Yes. Give s about you a and t	wed to you specific information It them, including whether already filed the returns the tax years	·		State:  Local:  ance, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$700.00  \$0.00  \$0.00
28.	Tax refunds or  No Yes. Give s about you a and to  Family support Examples: Past	wed to you specific information It them, including whether already filed the returns the tax years	·		State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$700.00  \$0.00  \$0.00
28.	Tax refunds or  No Yes. Give s about you a and to  Family support Examples: Past	wed to you  specific information It them, including whether already filed the returns Ithe tax years	·		State:  Local:  ance, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$700.00  \$0.00  \$0.00
28.	Tax refunds or  No Yes. Give s about you a and to  Family support Examples: Past	wed to you  specific information It them, including whether already filed the returns Ithe tax years	·		State: Local: ance, divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$700.00  \$0.00  \$0.00  t
28.	Tax refunds or  No Yes. Give s about you a and to  Family support Examples: Past	wed to you  specific information It them, including whether already filed the returns Ithe tax years	·		State:  Local:  ance, divorce settlement, property settlementh Alimony:  Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$700.00  \$0.00  t  \$0.00  \$0.00
28.	Tax refunds or  No Yes. Give s about you a and to  Family support Examples: Past	wed to you  specific information It them, including whether already filed the returns Ithe tax years	·		State: Local:  ance, divorce settlement, property settlemen  Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions.  \$700.00 \$0.00  \$0.00  t \$0.00 \$0.00
28.	Tax refunds or  No Yes. Give s about you a and to  Family suppor Examples: Past  No Yes. Give s  Other amount Examples: Unp	specific information It them, including whether already filed the returns It to due or lump sum alimony, a specific information	spousal support, cl	nild support, mainten	State: Local:  Alimony: Maintenance: Support: Divorce settlement:	\$700.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds or  No Yes. Give s about you a and to  Family suppor Examples: Past  No Yes. Give s  Other amount Examples: Unp	specific information It them, including whether already filed the returns the tax years  It It due or lump sum alimony, sepecific information	spousal support, cl	nild support, mainten	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$700.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on  No  Yes. Give s about you a and t  Family suppor Examples: Past  ✓ No  Yes. Give s  Other amount Examples: Unp	specific information It them, including whether already filed the returns the tax years  It It due or lump sum alimony, It Is specific information	spousal support, cl	nild support, mainten	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$700.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

# Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 17 of 77

Deb	tor 1 Bryon	B.	Harris	Case number (if known)	<u></u> _
	First Name	Middle Name	Last Name	<del></del>	
31.	Interests in insurance pol Examples: Health, disability,		ings account (HSA); credit,	homeowner's, or renter's insurance	
	Yes. Name the insurance of each policy and list it	ce company	oany name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property the lift you are the beneficiary of property because someone No	a living trust, expect procee		cy, or are currently entitled to receive	
	Yes. Describe				
33.	Claims against third parti Examples: Accidents, emplo			e a demand for payment	
	✓ No Yes. Describe				
34.	Other contingent and unli	iquidated claims of every	nature, including counte	rclaims of the debtor and rights	
	✓ No Yes. Describe				
35.	Any financial assets you o	lid not already list			
	✓ No Yes. Describe				
36.	Add the dollar value of all for Part 4. Write that num	-		for pages you have attached	\$2700.04
	Deceribe Any Busin	eess Deleted Drenert	Van Our er Have en	Interest In. List any real estate in Pai	44
Part					t i.
37.	No. Go to Part 6.	egal or equitable interest	in any business-related p		Current value of the portion you own?
	Yes. Go to line 38.				Do not deduct secured claims or exemptions
38.	Accounts receivable or co	ommissions you already e	arned		
	✓ No ☐ Yes. Describe				
39.	Office equipment, furnishing Examples: Business-related		ems, printers, copiers, fax n	nachines, rugs, telephones, desks, chairs, elec	etronic devices
	✓ No  Yes. Describe				

# Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 18 of 77

Deb	tor 1 Bryon	В.	Harris	Case number (if known)	
10	First Name	Middle Name	Last Name	arra da	
40.		equipment, supplies you	use in business, and tools of y	our trade	
	<b>✓</b> No				
	Yes. Describe				
41.	Inventory				
	- N				
	Yes. Describe				
	les. Describe				
42.	Interests in partnersh	ips or joint ventures			
	✓ No				
	Yes. Give specific		Name of entity:	% of ownership:	
	information about				
	them				-
					<del>-</del> ———
43.	Customer lists, mailing	lists, or other compilat	ions		
	<b>✓</b> No				
	Yes. Do your lists i	nclude personally identifia	ble information (as defined in 11	U.S.C. § 101(41A))?	
	No No Door	vib o			
	Yes. Desc				
44.	Any business-related	property you did not alr	eady list	·	
	<b>✓</b> No				
	Yes. Give specific				<del>_</del>
	information				
					<del>_</del>
45 A	dd tho dollar value of	all of your ontrine from E	Part 5 including any entries for	nages you have attached	
			art 5, including any entries for		
<u> </u>				v	
Part		arm- and Commerci n interest in farmland, list it i		y You Own or Have an Interest In.	
46.	Do you own or have a	iny legal or equitable in	terest in any farm- or commerc	ial fishing-related property?	• • • •
	✓ No. Go to Part 7.				Current value of the portion you own?
	Yes. Go to line 47.				Do not deduct secured claims
	_				or exemptions
47.	Farm animals Examples: Livestock, p	oultry farm-raised fish			
	_	ounty, idilli-idiscu listi			
	No				
	Yes. Describe				

# Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 19 of 77

Debtor	1 Bryon First Name	B. Middle Name	Harris Last Name	Case number (if known)	_
48. <b>C</b>	crops-either growing o				
<u> </u>	No				
	Yes. Describe				
49. <b>F</b>	arm and fishing equip	ment, implements, machinery, fix	ctures, and tools of tra	de	
	No Yes. Describe				
L	Tes. Describe				
50. <b>F</b>	arm and fishing suppl	ies, chemicals, and feed			
	✓ No	•			
	Yes. Describe				
51. <b>A</b>	ny farm- and commer	cial fishing-related property you	did not already list		
	No				
L	Yes. Describe				
		of your entries from Part 6, incluhere		ages you have attached	
•				l	
Part 7:	Describe All Pro	perty You Own or Have an In	terest in That You D	Did Not List Above	
		erty of any kind you did not alrea , country club membership	dy list?		
	<b>-</b>	, country club membership			
Ī	Yes. Give specific				
_	information				
54. Add	the dollar value of all	of your entries from Part 7. Write	e that number here		•
Part 8:	List the Totals of	Each Part of this Form			
55. <b>Pa</b>	rt 1: Total real estate	line 2		<b>&gt;</b>	
56. <b>pa</b> i	rt 2 total vehicles, line	5	\$6225.00		-
57. <b>Par</b>	t 3: Total personal an	d household items, line 15	\$2350.00		
58. <b>Par</b>	t 4: Total financial as	sets, line 36	\$2700.04		
59. <b>Pa</b>	rt 5: Total business-re	lated property, line 45		<u></u>	
60. <b>Pa</b>	rt 6: Total farm- and f	shing-related property, line 52			
61. <b>Pa</b>	rt 7: Total other prope	erty not listed, line 54		<u></u>	
62. <b>To</b> t	tal personal property.	Add lines 56 through 61	\$11275.04		+ \$11275.04
				Copy personal property total ▶	
63. <b>Tot</b>	al of all property on S	chedule A/B. Add line 55 + line 62.			\$11275.04

### Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 20 of 77

Fill in this information to identify your case:						
Debtor 1	Bryon	B.	Harris			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States B	Bankruptcy Court for the:	Northern	District of Illinois			
Case number (If known)			(State)			

### Official Form 106C

### Check if this is an amended filing

### Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Identity the Property You Clair	n as Exempt						
1.		Which set of exemptions are you claiming? Check one only, even if your spouse is filling with you.						
	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)							
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(	2)					
2.	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.							
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own  Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption				
	Brief description: Checking account, Chase Line from Schedule A/B: 17	\$0.00	\$0  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)				
	Brief description: Savings account, Chase Line from Schedule A/B: 17	\$0.04	\$0.04  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)				
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?					

### Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 21 of 77

В Harris Debtor 1 Bryon Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property Check only one box for each exemption. own Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) Brief \$1,500.00 description: **✓** \$1,500.00 **Used Furniture** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 06 735 ILCS 5/12-1001(a) Brief \$350.00 description: **✓** \$350.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1006 Brief \$0.00 description: **✓** Pension plan, IMRF 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1006 Brief \$2,000.00 description: \$2,000.00 401(k) or similar plan, 100% of fair market value, up to any Transamerica applicable statutory limit Line from Schedule A/B: 21 735 ILCS 5/12-1001(b) Brief \$700.00 description: \$700.00 Federal, 2017 -100% of fair market value, up to any **Anticipated** applicable statutory limit Line from Schedule A/B: 28 735 ILCS 5/12-1001(b) Brief \$500.00 description: \$500.00 **Televisions, Computers** 

100% of fair market value, up to any

applicable statutory limit

Line from

Schedule A/B:

07

## Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main

		Do	cument Page 22 of A	(		
Fill in this info	ormation to identify your ca	se:				
Debtor 1	Bryon	В.	Harris			
Dobtor 0	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
Cooo number			(State)			
Case number (If known)						
Official	Form 106D			1		Check if this is an amended filing
Schod	ula D: Cradita	ore Who Hay	e Claims Secure	d by Prop	arty	10/15
						12/15
more space is	-		e are filing together, both are equal ber the entries, and attach it to t	•		
	creditors have claims se	ecured by your propert	v?			
•		,,	<i>i</i> ith your other schedules. You hav	e nothing else to rep	ort on this form.	
	s. Fill in all of the information		•	0 1		
	t All Secured Claims					
	I secured claims. If a credit tely for each claim. If more th		ured claim, list the creditor icular claim, list the other creditors	Column A  Amount of claim	Column B Value of	Column C Unsecured
· ·		•	order according to the creditor's	Do not deduct the	collateral	portion
name.				value of collateral.	that supports this claim	If any
2.1 GM Fi	nancial	Describe the property	that accuracy the alaims	\$12,803.00	\$6,225.00	\$6,578.00
Creditor	's Name	Toyota Sienna   Value: \$	that secures the claim:			<del></del>
PO 18			the claim is: Check all that apply.			
		Contingent	,			
Arling	ton TX 76096	Unliquidated				
City	State ZIP Code	Disputed				
_	wes the debt? Check one. ebtor 1 only	Nature of lien. Check a	Il that apply.			
	ebtor 2 only		nade (such as mortgage or secured			
	ebtor 1 and Debtor 2 only	car loan)				
	least one of the debtors	Statutory lien (such	as tax lien, mechanic's lien)			
	d another	Judgment lien from	a lawsuit			
☐ to	neck if this claim relates a community debt	Other (including a rig	ght to offset)			
Date o	lebt was <u>3/2013</u>	Last 4 digits of accour	t number5469			

Add the dollar value of your entries in Column A on this page. Write that number

incurred

here:

\$12,803.00

# Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 23 of 77

Fill in	this inforn	nation to identify your c	ase:						
Debto	r 1	Bryon	В.		Harris				
Debto	r 0	First Name	Middle Name		Last Name				
	e, if filing)	First Name	Middle Name		Last Name				
United	d States Ba	ankruptcy Court for the:	Northern	[	District of Illinois (State)				
Case I	number <sup>m)</sup>								
Offic	cial Fo	orm 106E/F					Chec	ck if this is an	amended filing
Scl	hedu	ile E/F: Cre	editors Who	o H	lave Unsecure	ed Claims			12/1
other p Form 1 claims the en known	party to a look of the tries in the look of the look o	ny executory contracts nd on Schedule G: Exe listed in Schedule D: C ne boxes on the left. At All of Your PRIORIT	s or unexpired leases th cutory Contracts and L Creditors Who Hold Clai	hat co <i>Inexpi</i> ims Se Page i	with PRIORITY claims and P buld result in a claim. Also lis ired Leases (Official Form 10 ecured by Property. If more sy to this page. On the top of ar	t executory contract 6G). Do not include a pace is needed, copy	s on <i>Schedu</i> any creditors the Part yo	<i>le A/B: Prop</i> s with partia u need, fill it	erty (Official Ily secured t out, number
	Yes.	your priority unsecured			e than one priority unsecured cl				
A	As much a Continuation	is possible, list the claims on Page of Part 1. If mor	s in alphabetical order acc e than one creditor holds	cording a part	nd nonpriority amounts, list tha g to the creditor's name. If you ticular claim, list the other credit this form in the instruction book	have more than two prors in Part 3.			
,		, , , , , , , , , , , , , , , , , , ,	,			,	Total claim	Priority amount	Nonpriority amount
2.1	Fuentes-	Harris, Marie			. 4		\$0.00	\$0.00	\$0.00
<u>E-1</u>	Priority C	reditor's Name aware Ave. Street		Whe	t 4 digits of account number en was the debt incurred? of the date you file, the claim ly.	n/a is: Check all that			Ψ0.00
	Gurnee	Illinois	60031		Contingent				
	City	State	Zip Code		Unliquidated				
		urred the debt? Check of for 1 only	one.		Disputed				
	Debt	or 2 only		Туре	e of PRIORITY unsecured cla	im:			
	Debt	or 1 and Debtor 2 only		<u> </u>	Domestic support obligations				
	At lea	ast one of the debtors an	nd another		Taxes and certain other debts y government	you owe the			
	Che	ck if this claim relates	to a community debt		Claims for death or personal in	jury while you were			
	_	aim subject to offset?	,		intoxicated Other. Specify				
	✓ No Yes			П					
2.2		nkruptcy Section					\$104.00	\$104.00	\$0.00
		reditor's Name			t 4 digits of account number en was the debt incurred?	n/a			
	Number	Street		Asc	of the date you file, the claim				
				appl	ly. Contingent				
	Chicago City	Illinois State	60664 Zip Code	H	Unliquidated				
	Who inc	urred the debt? Check	•	H	Disputed				
		or 1 only			e of PRIORITY unsecured cla	im:			
	_	or 2 only			Domestic support obligations				
		or 1 and Debtor 2 only			Taxes and certain other debts y	you owe the			
	At lea	ast one of the debtors an	nd another	_	government				
	Chec	ck if this claim relates	to a community debt		Claims for death or personal in intoxicated	jury while you were			
	Is the cla	aim subject to offset?			Other. Specify				
	Yes								

### Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 24 of 77

В Harris Debtor 1 Bryon Case number (if known) Middle Name First Name Last Name Part 1: Your PRIORITY Unsecured Claims - Continuation Page **Priority** Total Nonpriority After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth. claim amount amount **ILDHFS** \$0.00 \$0.00 2.3 \$0.00 Last 4 digits of account number Priority Creditor's Name 509 S 6th st. When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that Contingent Springfield Illinois 62701 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only  $\overline{\mathbf{V}}$ Type of PRIORITY unsecured claim: Debtor 2 only Domestic support obligations Debtor 1 and Debtor 2 only Taxes and certain other debts you owe the At least one of the debtors and another government Claims for death or personal injury while you were Check if this claim relates to a community debt intoxicated Is the claim subject to offset? Other. Specify \_ DSO - Notice Only **✓** No Yes 2.4 Internal Revenue Service \$0.00 \$0.00 \$0.00 Last 4 digits of account number \_\_ Priority Creditor's Name When was the debt incurred? P.O. Box 7346 Number As of the date you file, the claim is: Check all that Contingent Philadelphia Pennsylvania 19101 City State Zip Code Unliquidated Who incurred the debt? Check one. Disputed Debtor 1 only **|** Type of PRIORITY unsecured claim: Debtor 2 only Domestic support obligations Debtor 1 and Debtor 2 only Taxes and certain other debts you owe the At least one of the debtors and another Claims for death or personal injury while you were Check if this claim relates to a community debt intoxicated Is the claim subject to offset? Other. Specify \_

✓ No Yes

### Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 25 of 77

Harris Debtor 1 Bryon B Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 Alliance One Receivables Management, Inc. \$682.19 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 4850 E Street Rd Number Street As of the date you file, the claim is: Check all that apply. Suite 300 Contingent Unliquidated 19053 Pennsylvania Fstrvl Trvose City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collecting For - Capital One Bank Other. Specify (USA), N.A. Is the claim subject to offset? Yes Carson Smithfield, LLC \$1,333.56 Last 4 digits of account number Nonpriority Creditor's Name 225 W Station Square Dr. When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 15219 Pennsylvania Pittsburgh City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collecting For - Merrick Bank Other. Specify Is the claim subject to offset? **✓** No Yes CERTIFIED SERVICES INC 4.3 \$170.00 Last 4 digits of account number 5363 Nonpriority Creditor's Name When was the debt incurred? 1300 N SKOKIE HWY STE 10 4/2017 Number As of the date you file, the claim is: Check all that apply. Contingent **GURNEE** Illinois 60031 Unliquidated City State Zip Code Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? ✓ ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes

### Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 26 of 77

В Harris Debtor 1 Bryon Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 City of Chicago - Dept. of Finance \$200.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 88292 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60680 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ Red Light Violation Is the claim subject to offset? **✓** No Yes City of Evanston \$65.00 Last 4 digits of account number \_ Nonpriority Creditor's Name 2100 Ridge Avenue When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Evanston Illinois 60201 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ Parking Violation Is the claim subject to offset? **✓** No Yes 4.6 Comcast \$397.32 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 11621 E. Marginal Way # 5 n/a Number Street As of the date you file, the claim is: Check all that apply. Bankruptcy Dept Contingent Unliquidated Washington 98168 Seattle Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ Utility

✓ No Yes

Is the claim subject to offset?

### Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 27 of 77

В Harris Debtor 1 Bryon Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** CREDIT ONE BANK NA 4.7 \$499.00 Last 4 digits of account number 5781 Nonpriority Creditor's Name PO BOX 98875 When was the debt incurred? 6/2017 Street As of the date you file, the claim is: Check all that apply. Contingent 89193 LAS VEGAS Nevada Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ CreditCard Is the claim subject to offset? **✓** No Yes DEPT OF ED/NAVIENT \$53,653.00 Last 4 digits of account number 0225 Nonpriority Creditor's Name PO BOX 9635 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE Pennsylvania 18773 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes DIVERSIFIED 4.9 \$1,357.00 Last 4 digits of account number \_ Nonpriority Creditor's Name Po Box 1391 When was the debt incurred? 7/2017 Street Number As of the date you file, the claim is: Check all that apply. Contingent 48195 Southgate Michigan Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

No

Yes

Is the claim subject to offset?

Other. Specify \_\_\_\_

001 Collection; Collecting for

ORIGINAL CREDITOR: 11 ATT

MOBILITY

### Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 28 of 77

В Harris Debtor 1 Bryon Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 \$1,356.82 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 23870 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 32241 Jacksonville Florida City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ Collecting For - AT&T Is the claim subject to offset? **✓** No Yes 4.11 **ERC** \$188.86 Last 4 digits of account number \_ Nonpriority Creditor's Name PO Box 23870 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Jacksonville Florida 32241 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collecting For - Kohl's Department Other. Specify Stores, Inc; Chase Bank USA, N.A. Is the claim subject to offset? **✓** No Yes **FBCS Services** 4.12 \$1,333.56 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2200 Byberry Rd., Ste 120 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 19040 Hatboro Pennsylvania City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify <u>Collecting For - Merrick Bank</u> Is the claim subject to offset? **✓** No

### Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 29 of 77

В Harris Debtor 1 Bryon Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 GC Services Limited Partnership \$102.96 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 79 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60121 Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Collecting For - Illinois Department of Revenue Is the claim subject to offset? **✓** No Yes 4.14 HARRIS & HARRIS LTD \$75.00 Last 4 digits of account number \_ Nonpriority Creditor's Name When was the debt incurred? 111 W Jackson Blvd Ste 600 n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60604 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collecting For - Northwestern Other. Specify Is the claim subject to offset? **✓** No Yes KOHLS/CAPONE 4.15 \$377.00 Last 4 digits of account number Nonpriority Creditor's Name PO **BOX 3115** When was the debt incurred? 8/2007 Number Street As of the date you file, the claim is: Check all that apply. Contingent MILWAUKEE Wisconsin 53201 Unliquidated Zip Code State Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ CreditCard Is the claim subject to offset? **✓** No

### Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 30 of 77

В Harris Debtor 1 Bryon Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 Linebarger Goggan Blair & Sampson LLP \$244.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 06152 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60606 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Collecting For - City of Chicago Is the claim subject to offset? **✓** No Yes LJ Ross Associates \$1,563.26 4.17 Last 4 digits of account number \_ Nonpriority Creditor's Name PO Box 6099 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Jackson Michigan 49204 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Collecting For - ComEd Is the claim subject to offset? **✓** No Yes LVNV FUNDING LLC 4.18 \$682.00 Last 4 digits of account number 0578 Nonpriority Creditor's Name When was the debt incurred? 7/2017 P.O. Box 52815 Number Street As of the date you file, the claim is: Check all that apply. c/o Jeremy T. McCullough Aldridge Pite Haan, LLP Contingent Atlanta 30355 Georgia Unliquidated Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify 001 UnknownLoanType Is the claim subject to offset? **✓** No

### Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 31 of 77

В Harris Debtor 1 Bryon Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 McCarthy, Burgess & Wolff, Inc. \$1,551.79 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 26000 Cannon Rd Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 44146 Cleveland Ohio City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collecting For - Nicor Gas Other. Specify Company Is the claim subject to offset? **✓** No Yes 4.20 \$180.53 Medical Recovery Specialists, LLC Last 4 digits of account number \_ Nonpriority Creditor's Name When was the debt incurred? 2250 E. Devon Ave Ste 352 n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Des Plaines Illinois 60018 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collecting For - Northshore Other. Specify University Healthsystem Medical Is the claim subject to offset? **✓** No Yes MERRICK BANK CORP 4.21 \$1,334.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 11/2010 PO BOX 9201 Number Street As of the date you file, the claim is: Check all that apply. Contingent OLD BETHPAGE 11804 New York Unliquidated Zip Code State Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ CreditCard Is the claim subject to offset? **✓** No

### Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 32 of 77

Harris Debtor 1 Bryon B Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 Municipal Collection Services, Inc. \$250.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? P.O. Box 327 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60463 Palos Heights Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collecting For - Village of Vernon Is the claim subject to offset? **✓** No Yes Northshore University Healthsystem \$20.00 4.23 Last 4 digits of account number \_ Nonpriority Creditor's Name 1301 Central St # 218 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Evanston Illinois 60201 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ Medical Is the claim subject to offset? **✓** No Yes Northshore University Healthsystem 4.24 \$29.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1301 Central St # 218 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60201 Evanston Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ Medical Is the claim subject to offset? **✓** No

### Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 33 of 77

В Harris Debtor 1 Bryon Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.25 Pediatrust, LLC \$1,432.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2215 Sanders Rd As of the date you file, the claim is: Check all that apply. Suite 105 Contingent Unliquidated 60062 Northbrook Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ Medical Is the claim subject to offset? **✓** No Yes \$657.84 4.26 PLS Last 4 digits of account number \_ Nonpriority Creditor's Name 6843 N Franklin Ave When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Loveland Colorado 80538 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ Is the claim subject to offset? **✓** No Yes 4.27 Professional Account Management, LLC \$81.25 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 698 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 53201 Milwaukee Wisconsin City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Collecting For - City of Evanston Is the claim subject to offset? **✓** No

### Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 34 of 77

В Harris Debtor 1 Bryon Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.28 QCS \$188.86 Last 4 digits of account number Nonpriority Creditor's Name PO BOx 5069 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 94955 Petaluma California City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collecting For - Chase Bank N.A.; Capital One N.A. Is the claim subject to offset? **✓** No Yes 4.29 Receivables Management Partners, LLC \$2,550.77 Last 4 digits of account number \_ Nonpriority Creditor's Name When was the debt incurred? 2250 E. Devon Ave Ste 352 n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Des Plaines Illinois 60018 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collecting For - Northshore Other. Specify University Healthsystem Medical Is the claim subject to offset? **✓** No Yes RS CLARK AND ASSOCIATE 4.30 \$280.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 11/2014 12990 PANDORA DR STE 150 Number Street As of the date you file, the claim is: Check all that apply. Contingent **DALLAS** 75238 Texas Unliquidated Zip Code State Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify \_ PAYMENT DATA

### Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 35 of 77

В Harris Debtor 1 Bryon Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.31 SOURCE RECEIVABLES MNG \$618.00 Last 4 digits of account number Nonpriority Creditor's Name 4615 DUNDAS DR STE 102 When was the debt incurred? 9/2017 Number As of the date you file, the claim is: Check all that apply. Contingent **GREENSBORO** North Carolina 27407 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: SPRINT Yes 4.32 The Law Offices of Van A. Schwab \$3,833.68 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 134 North LaSalle Number Street As of the date you file, the claim is: Check all that apply. 1820 Contingent Unliquidated 60602 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ Attorney Fees Is the claim subject to offset? **✓** No Yes Transworld Systems Inc. 4.33 \$1,068.95 Last 4 digits of account number Nonpriority Creditor's Name 802 E. Martintown Road Ste 201 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated North Augusta 29871 South Carolina Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Collecting For - Athletico LTD Is the claim subject to offset? **✓** No

### Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 36 of 77

Harris Debtor 1 Bryon B Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.34 Van Ru Credit Corporation \$5,264.36 Last 4 digits of account number Nonpriority Creditor's Name 1350 E. Touhy Avenue # Ste 300E When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60018 Des Plaines Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Collecting For - NorthShore Other. Specify University Healthsystem Is the claim subject to offset? **✓** No Yes 4.35 VERIZON \$939.06 Last 4 digits of account number Nonpriority Creditor's Name n/a NATIONAL RECOVERY P.O. BOX 26055 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated MINNEAPOLIS Minnesota 55426 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ Utility Is the claim subject to offset? **✓** No Yes 4.36 Village of Round Lake Beach \$764.51 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1937 N. Municipal Way n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60073 Round Lake Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ Water and Sewer Bill Is the claim subject to offset? **✓** No

Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Page 37 of 77 Document

Debtor 1 Bryon First Name Harris B. Case number (if known) Middle Name Last Name

Part 4: Add th	Part 4: Add the Amounts for Each Type of Unsecured Claim				
	5. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.				
			Total claims		
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00		
	6b. Taxes and certain other debts you owe the government	6b.	\$104.00		
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00		
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00 6d.		
	amount here.  6e. Total. Add lines 6a through 6d.		\$104.00		
	- -				
			Total claims		
Total claims from Part 2	6f. Student loans	6f.	\$53,653.00		
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00		
		6h.	\$0.00		
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$31,672.13		
	6j. Total. Add lines 6f through 6i.	6j.	\$85,325.13		

Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 38 of 77

Fill in this information to identify your case:					
Debtor 1	Bryon	В.	Harris		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)		_	(,		

#### Official Form 106G

### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or compa	ny with whom you have	the contract or lease	State what the contract or lease is for
2.1 Extra Space Storag Name 1170 N Skokie Hw			Storage Lease, Debtor is Lessee, Storage Unit - \$155/mo
Number	Street		
Gurnee City	Illinois State	60031 Zip Code	

### Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 39 of 77

Fill in this	information to identify your	case:		
Debtor 1	Bryon	В.	Harris	
Debtor	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if f	ling) First Name	Middle Name	Last Name	
United St	ates Bankruptcy Court for the	: Northern	District of Illinois	
Case nun	nber		(State)	
Ott:	-I F 100II			Check if this is a amended filing
OTTIC	al Form 106H			
Sche	dule H: Your Co	debtors		12/1:
	nswer every question.  ou have any codebtors? (If y  No  Yes	you are filing a joint case, do	not list either spouse as a	s a codebtor.)
	in the last 8 years, have you b, Louisiana, Nevada, New Mo No. Go to line 3. Yes. Did your spouse, form	exico, Puerto Rico, Texas, W	ashington, and Wisconsin	,
	<b>✓</b> No		-	
	Yes. In which commun	nity state or territory did you	u live?	Fill in the name and current address of that person.
	Name of your spouse,	former spouse, or legal equ	ivalent	
	Number Street			
	City	State	Zip Cod	code
3. In Co				r if your spouse is filing with you. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 40 of 77

		טט	Cument	Paye 40	OI 11			
Fill in this inf	ormation to identify	your case:						
Debtor 1	Bryon	B.	Harris					
	First Name	Middle Name	Last Nam	ne	—   Che	eck if this is:		
Debtor 2	<del></del>	NA' 1 11 N				An amended f	ilina	
(Spouse, if filing)	First Name	Middle Name	Last Nam	ne			•	
	Bankruptcy Court for	Northern	District of Illino			expenses as o		petition chapter 1: date:
the: Case number			(Stat	e)		•	J	
(lf known)	-				_	MM / DD / YY	YY	
Official I	Form 106I							
Schedul	e I: Your In	come						12/1
number (if kn	re space is needed own). Answer ever scribe Employme		et to this form	. On the top	or any addit	ionai pages,	write your n	ame and case
-	r employment		Debtor 1			Debtor 2		
information.  If you have more than one job, attach a separate page with information about additional		Employment status	Employed  Not Employed			Employed  Not Employed		
employers.		Occupation	Coordinator					
Include par self-emplo	t time, seasonal, or ved work.	Employer's name	Evanston-Sko	okie District 6	5	Antioch Billing Services LLC		
	•	Employer's address	1500 Mcdaniel Ave Number Street			800 N. Main St.  Number Street		
•	n may include student aker, if it applies.							
						Suite 210		
			Evanston	Illinois	60201	- Antioch	Illinois	60002
			City	State	Zip Code	City	State	Zip Code
		How long employed there?	3 years			3 years		
Estimate mo	e Details About Nonthly income as of statements you are separated.	Monthly Income	<b>n.</b> If you have no	thing to repo	ort for any line, \	write \$0 in the s	space. Include	e your non-filing
		e more than one employer,	, combine the info	ormation for	all employers fo	or that person o	on the lines be	elow. If you need
more space,	attach a separate she	et to this form.		For [	Debtor 1	For Debtor 2 non-filing sp		
		ary, and commissions (before, calculate what the monthly			\$4,609.00		\$2,946.67	
be.	. , paido.itiny	, ,						

+ \$0.00

\$4,609.00

+ \$0.00

\$2,946.67

3. Estimate and list monthly overtime pay.

4. Calculate gross income. Add line 2 + line 3.

# Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 41 of 77

Debtor 1Bryon First Name		arris ast Name	Case number known)		
THOUTHAMO	mode rane	et Humo	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here		<b>→</b> 4.	\$4,609.00	\$2,946.67	
5. List all payroll ded					
5a. Tax, Medicare,	, and Social Security deductions	5a.	\$784.38	\$543.18	
5b. Mandatory cor	ntributions for retirement plans	5b.	\$206.78	\$0.00	
5c. Voluntary cont	ributions for retirement plans	5c.	\$0.00	\$0.00	
5d. Required repa	yments of retirement fund loans	5d.	\$0.00	\$0.00	
5e. Insurance		5e.	\$94.48	\$0.00	
5f. Domestic supp	ort obligations	5f.	\$0.00	\$0.00	
5g. <b>Union dues</b>		5g.	\$0.00	\$0.00	
5h. Other deduction	ons. Specify:	5h. +	\$0.00 +	\$0.00	
6. Add the payroll dec+5h.	<b>ductions.</b> Add lines 5a + 5b + 5c + 5d + 5e +5f	+ 5g 6.	\$1,085.64	\$543.18	
7. Calculate total mo	nthly take-home pay. Subtract line 6 from line	4. 7.	\$3,523.36	\$2,403.48	
8. List all other incom	ne regularly received:				
business, profe	•				
	ent for each property and business showing ordinary and necessary business expenses, and				
the total monthl		8a.	\$0.00	\$0.00	
8b. Interest and di	ividends	8b.	\$0.00	\$0.00	
dependent reg					
	r, spousal support, child support, maintenance, ent, and property settlement.	8c.	\$0.00	\$0.00	
8d. Unemploymen	t compensation	8d.	\$0.00	\$0.00	
8e. Social Security	<b>y</b>	8e.	\$0.00	\$0.00	
Include cash ass cash assistance	ent assistance that you regularly receive sistance and the value (if known) of any non- that you receive, such as food stamps (benefits emental Nutrition Assistance Program) or es	8f.	<u>\$0.00</u>	\$0.0 <u>0</u>	
8g. Pension or ret	irement income	8g.	\$0.00	\$0.00	
8h. Other monthly	income. Specify:	8h. +	\$0.00 +	\$0.00	
9. Add all other incor	me Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	8h. 9.	\$0.00	\$0.00	
•	<b>r income.</b> Add line 7 + line 9. ne 10 for Debtor 1 and Debtor 2 or non-filing spo	10. ouse	\$3,523.36 +	\$2,403.48	= \$5,926.84
Include contribution friends or relatives.	gular contributions to the expenses that you ns from an unmarried partner, members of your h amounts already included in lines 2-10 or amoun	ousehold, your	dependents, your roomm		
Specify:					11. + \$0.00
	n the last column of line 10 to the amount in				12. \$5,926.84
winte that amount t	m and dummary of domedules and dialisited dum	imaiy Oi Ocitalii I	ьшынног ана ногаса Da	ια, τι αρριίσο	Combined monthly income
13. <b>Do you expect an</b> No.  Yes. Explain:	increase or decrease within the year after ye	ou file this form	?		snany moone

### Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 42 of 77

Fill in this info	rmation to identif	y vour case:				
Debtor 1	Bryon First Name	B. Middle Name	Harris Last Name	Objects if the indicate		
Debtor 2			_	Check if this is:  An amended filir	na	
(Spouse, if filing)	First Name	Middle Name	Last Name	브		otition objector 12
United States I	Bankruptcy Court	for the: Northern	District of Illinois (State)	expenses as of t		etition chapter 13 ate:
Case number (If known)				MM / DD / YYYY	<del>,</del>	
Otticial	Гоина 10	AC I		W.W. 7 22 7 1 1 1		
	Form 10					
Schedul	e J: Your	Expenses				12/1
information. If		as possible. If two married people a eeded, attach another sheet to this ion.				
Part 1: Des	cribe Your Ho	ousehold				
1. Is this a join	int case?					
✓ No. G	o to line 2					
Yes. D	oes Debtor 2 liv	e in a separate household?				
	No					
	Yes. Debtor 2	must file Official Forms 106J-2, Exper	nses for Separate Household of Deb	tor 2.		
2. Do you hav	ve dependents?	No				
Do not list I Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does depe	ndent live
			Child	9 years	No.	
			Child	7 years	Yes.	
			Offilia	r years	✓ Yes.	
			Child	7 years	No.	
					✓ Yes.	
			Child	19 years	☐ No. ✓ Yes.	
			Child	16 years	No.	
					✓ Yes.	
			Child	13 years	No.	
					✓ Yes.	
	penses include of people other	<b>√</b> No				
than yourself an	d vour	Yes				
dependent	-					
Part 2: Esti	mate Your On	going Monthly Expenses				
-	of a date after th	your bankruptcy filing date unless yne bankruptcy is filed. If this is a sup	=		-	
		h non-cash government assistance	if you know the value of			
		luded it on Schedule I: Your Income			•	our expenses
	I or home owner or the ground or l	rship expenses for your residence. In ot. 4.	clude first mortgage payments and		4.	\$1,495.00
	luded in line 4:				4 -	**
		s, or renter's insurance			4a 4b	\$0.00
· ·	-	pair, and upkeep expenses			4b. 4c.	\$0.00 \$0.00
4d. Home	eowner's associat	ion or condominium dues			4d.	\$0.00
Official Forr			chedule J: Your Expenses			page 1

## Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 43 of 77

Debtor 1 Bryon B. Harris Case number (if known) Airst Name Middle Name Last Name

First Name - Middle Name	Last Name		
			Your expenses
5. Additional mortgage payments for your resident	ce, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$300.00
6b. Water, sewer, garbage collection		6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and ca	able services	6c.	\$250.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping supplies		7.	\$750.00
8. Childcare and children's education costs		8.	\$35.00
9. Clothing, laundry, and dry cleaning		9.	\$250.00
10. Personal care products and services		10.	\$150.00
11. Medical and dental expenses		11.	\$175.00
12. <b>Transportation.</b> Include gas, maintenance, bus o Do not include car payments	r train fare.	12.	\$750.00
13. Entertainment, clubs, recreation, newspapers	magazines, and books	13.	\$0.00
14. Charitable contributions and religious donation	ns	14.	\$0.00
15. <b>Insurance.</b> Do not include insurance deducted from your pay	or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$139.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes deducted from your p	pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payments:		10	
17a. Car payments for Vehicle 1		17a	\$594.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify:		17c	\$0.00
17d. Other. Specify:		17d	\$0.00
18. Your payments of alimony, maintenance, and	support that you did not report as deducted from		\$850.00
your pay on line 5, Schedule I, Your Income (C	official Form 106I).	18.	
19.Other payments you make to support others w	ho do not live with you.		
Specify:		19.	\$0.00
20. Other real property expenses not included in li 20a. Mortgages on other property	nes 4 or 5 of this form or on Schedule I: Your Income.	00	<b></b>
20b. Real estate taxes.		20a	\$0.00
		20b	\$0.00
20c. Property, homeowner's, or renter's insurance		20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	loc.	20d	\$0.00
20e. Homeowner's association or condominium de	ues	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

# Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 44 of 77

Debtor 1 Bryo		B.	Harris	Case number (if known)		
First	Name	Middle Name	Last Name			
21. <b>Other.</b> Sp	ecify: Storage Unit				21	\$155.00
	e your monthly expenses.		\$5,893.00			
	ines 4 through 21.			\$0.00		
	line 22 (monthly expenses	,,				\$5,893.00
22c. Add	ine 22a and 22b. The resul	t is your monthly exp	enses.		22.	
23. Calculate	your monthly net incom	е.				
23a. Copy	line 12 (your combined m	onthly income) from	Schedule I.		23a	\$5,926.84
23b. Copy	your monthly expenses from	om line 22 above.			23b	\$5,893.00
	ract your monthly expenses		ncome.			\$33.84
The	result is your monthly net in	ncome.			23c	
For exam	ple, do you expect to finishe payment to increase or de	paying for your car	oan within the year or do y	ou expect your		

### Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 45 of 77

Fill in this information to identify your case:					
Debtor 1	Bryon	В.	Harris		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois (State)		
Case number			(,		

#### Official Form 106Dec

	Check if this is an
_	amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Pai	t 1: Sign Below						
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?						
	✓ No						
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and					
·	•	×					
X	/s/ Bryon Harris Signature of Debtor 1	Signature of Debtor 2					
	Signature of Deptor 1	Signature of Debtor 2					
	Date 1/16/2018	Date					
	MM/DD/YYYY	MM/DD/YYYY					

Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 46 of 77

Fill in this inf	formation to identify your	casc.				
Debtor 1	Bryon	B.	Harris			
Debtor 2	First Name	Middle N	lame Last Nam	е		
(Spouse, if filing)	First Name	Middle N	lame Last Nam	e		
United States	s Bankruptcy Court for the	e: Northern	District of Illino			
Case numbe	er		(State	e) 		
(If known)						Check if this is
Officia	l Form 107					amended filing
Statem	ent of Financi	al Affairs fo	or Individuals	Filing for Bankr	uptcy	04
nformation		ded, attach a sepa		ogether, both are equally On the top of any additi		
Part 1: Giv	ve Details About You	r Marital Status a	and Where You Lived	Before		
1. What	is your current marital s	status?				
✓ M	/larried					
	Married lot married					
N	lot married		other than where you liv	re now?		
2. During	lot married		other than where you liv	re now?		
2. <b>During</b>	lot married g the last 3 years, have	you lived anywhere	other than where you liv 3 years. Do not include v			
2. <b>During</b>	lot married g the last 3 years, have	you lived anywhere	-			
2. During	lot married g the last 3 years, have	you lived anywhere	-			Dates Debtor 2 lived there
2. During	lot married  g the last 3 years, have glo  lo  'es. List all of the places	you lived anywhere	3 years. Do not include v	where you live now.  Debtor 2:		there
During  N  Y  D	lot married  g the last 3 years, have glo lo 'es. List all of the places' Debtor 1:	you lived anywhere	3 years. Do not include v	where you live now.		
2. During  N  Y  D	lot married  g the last 3 years, have glo  lo  'es. List all of the places	you lived anywhere	3 years. Do not include v	where you live now.  Debtor 2:		there
2. During  N  Y  D	lot married  g the last 3 years, have to the last 3 years, have the last 4 years, have 4 years,	you lived anywhere	3 years. Do not include v  Dates Debtor 1 lived there	Debtor 2:  Same as Debtor 1		there Same as Debtor 1
2. During  N  Y  D  R	g the last 3 years, have also are last 4 years, have also	you lived anywhere you lived in the last	3 years. Do not include v  Dates Debtor 1 lived there  From 01/2012	Debtor 2:  Same as Debtor 1  Number Street		there  Same as Debtor 1  From
2. During  N  Y  D  R	lot married  g the last 3 years, have lo 'es. List all of the places  Debtor 1:  557 North Stratford Lane lumber Street	you lived anywhere you lived in the last	3 years. Do not include v  Dates Debtor 1 lived there  From 01/2012	Debtor 2:  Same as Debtor 1  Number Street  City State	Zip Code	there  Same as Debtor 1  From To
2. During  N Y  D  R	g the last 3 years, have also are last 4 years, have also	you lived anywhere you lived in the last	3 years. Do not include v  Dates Debtor 1 lived there  From 01/2012	Debtor 2:  Same as Debtor 1  Number Street	Zip Code	there  Same as Debtor 1  From
2. During N Y D 2. R C	g the last 3 years, have also are last 4 years, have also	you lived anywhere you lived in the last	3 years. Do not include v  Dates Debtor 1 lived there  From 01/2012	Debtor 2:  Same as Debtor 1  Number Street  City State	Zip Code	there  Same as Debtor 1  From To
2. During  N  Y  D  R  R  C	g the last 3 years, have also generally seems of the places. List all of the places. Debtor 1:    1557 North Stratford Lane lumber Street	you lived anywhere you lived in the last	3 years. Do not include v  Dates Debtor 1 lived there  From 01/2012 To 08/2017	Debtor 2:  Same as Debtor 1  Number Street  City State  Same as Debtor 1	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1
2. During N Y D  2. R C	g the last 3 years, have also generally seems of the places. List all of the places. Debtor 1:    1557 North Stratford Lane lumber Street	you lived anywhere you lived in the last	3 years. Do not include v  Dates Debtor 1 lived there  From 01/2012 To 08/2017  From	Debtor 2:  Same as Debtor 1  Number Street  City State  Same as Debtor 1	Zip Code	there  Same as Debtor 1  From To Same as Debtor 1  From

### Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 47 of 77

Case number (if known)

Harris

B

Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$2304.50 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$64907.96 For last calendar year: commissions, commissions, 2017 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$53333.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2016) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2017 For the calendar year before that: (January 1 to December 31, 2016

Debtor 1 Bryon

### Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 48 of 77

Harris Debtor 1 Bryon B \_\_ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

# Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 49 of 77

or '	1 Bryon		B.	Ha	arris	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsi cor age	iders include your porations of which	relatives; a n you are a for a busin	ny general partner n officer, director, ess you operate a	s; relatives of any person in control,	general partners; par , or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
<b>✓</b>	No Yaa Listallaas		!!-				
Ш	Yes. List all pay	ments to a	an insider.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insi	der? ude payments on No	debts gua	for bankruptcy, ranteed or cosigned	ed by an insider.	y payments or trans  Total amount paid	Amount you still owe	Reason for this payment  Include creditor's name
	Insider's Name						module oculior s name
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	City	Jiaio	Zip Oude				I I

### Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 50 of 77

Harris Debtor 1 Bryon Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 2011 Toyota Sienna - debtor redeemed vehicle \$10000 05/2017 GM Financial Creditor's Name Explain what happened PO 183834 Number Street Property was repossessed. Property was foreclosed. 76096 Arlington Texas Property was garnished. State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name **Explain what happened** Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

# Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 51 of 77

Debt	tor 1 Bryon First Name	B. Middle Name	Harris Last Name	Case number (if known)	
11.	accounts or refuse to mak			ank or financial institution, set off any amo	unts from your
	Yes. Fill in the details.		Describe the action the	creditor took Date action was taken	Amount
	Creditor's Name				
	Number Street		Last 4 digits of account r	number: XXXX-	
	City State	e Zip Code			
12.	Within 1 year before you fil appointed receiver, a custo			possession of an assignee for the benefit of	creditors, a court-
	✓ No ☐ Yes				
Part	5: List Certain Gifts an	d Contributions			
13.	Within 2 years before you  No Yes. Fill in the details:	for each gift.	d you give any gifts with a to	otal value of more than \$600 per person?  Dates you	Value
	per person	e of more than \$000	Describe the girts	gave the gifts	value
	Person to Whom You G	ave the Gift	- -		
	Number Street		-		
	City State Person's relationship to	·	-		
	Person to Whom You G	ave the Gift	-		
	Number Street		-		
	City State Person's relationship to	•	-		

# Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 52 of 77

Debtor 1		B.	Harris	Case number (if known)		
	First Name	Middle Name	Last Name			
14. Wi	thin 2 years before v	ou filed for bankruptov die	d you give any gifts or contrib	utions with a total value of mor	e than \$600	to any charity?
_		ou meu for bunkruptey, un	a you give any gints or continu	ations with a total value of mo	c than 6000	to any onanty.
✓						
	Yes. Fill in the detai	lls for each gift or contribut	tion.			
	Gifts or contribution		Describe what you conti		ite you	Value
	that total more tha	in \$600		CC	ntributed	
	-		_	_		
	Charity's Name					
	-		_			
	Number Street		_			
			_			
	City	State Zip Code				
Part 6:	List Certain Loss	ne.				
15. Wi	thin 1 year before you	u filed for bankruptcy or si	ince you filed for bankruptcy.	did you lose anything because	of theft, fire.	other disaster, or
	mbling?	a		,	oo.,o,	
<b>√</b>	No					
F	Yes. Fill in the detail	ls				
	4		Describe and become	and the last	- <b>46</b>	Value of managers.
	Describe the prope how the loss occur	• •	Describe any insurance Include the amount that in		ate of your ss	Value of property lost
			pending insurance claims	·		
			A/B: Property.			
Part 7:	List Cartain Paym	nents or Transfers				
	No		3.3.	r services required in your bankrup	,	
✓	Yes. Fill in the detai	IS.				
			Description and value of transferred	or	te payment transfer is made	Amount of payment
	Semrad Law Firm		Attorney's Fee - 0.00		15/2018	\$0.00
	Person Who Was Pa	id		17	-,010	40.00
	5101 Washington S	treet	_			
	Number Street					
	Unit 29		_			
	Gurnee I	llinois 60031	_			
	City	State Zip Code				
	Email or website add	iress	_			
	None		_			
	Person Who Made th	ne Payment, if Not You				
	Person Who Was Pa	id			_	_
	Number Street		-			
			_			
			_			
	City 5	State Zip Code	-			
	Email or wal-site and	draga	_			
	Email or website add	iress				
	Person Who Made th	ne Payment, if Not You	-			

# Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 53 of 77

Debto	r 1	Bryon	В.	Harris	Case n	number <i>(if known)</i>			
		First Name	Middle Name	Last Name					
	help	hin 1 year before you filed o you deal with your credit not include any payment or t	ors or to make paym		ehalf p	oay or transfer	any property to a	anyone	who promised to
	<b>✓</b>	No Yes. Fill in the details.							
				Description and value of any pretransferred	operty	′	Date payment or transfer was made	Amou	unt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
	<b>the</b> Incli	ordinary course of your bu	usiness or financial at and transfers made as s	security (such as the granting of a secu	_				
	<b>✓</b>	No Yes. Fill in the details.	ay isted on the staten	ion.					
				Description and value of proper transferred	rty	Describe any payments re in exchange	/ property or ceived or debts p	oaid	Date transfer was made
		Person Who Received Tran	sfer						
		Number Street							
		City State Person's relationship to you	Zip Code u						
		Person Who Received Tran	sfer						
		Number Street							
		City State Person's relationship to you	Zip Code u						
	ben	hin 10 years before you file eficiary? ese are often called asset-pro		d you transfer any property to a self	-settle	ed trust or sim	ilar device of wh	ich you	are a
	<b>✓</b>	No Yes. Fill in the details.							
				Description and value of the p	ropert	ty transferred			Date transfer was made
		Name of trust							

#### Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 54 of 77

Harris Debtor 1 Bryon B Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was number instrument before closed, sold, closing or moved, or transfer transferred Checking XXXX-Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? Extra Space Storage Couch, Ladder, Children's Toys, No Name of Storage Facility Name Clothing 1170 N Skokie Hwy Number Street Number Street City State Zip Code Illinois 60031 Gurnee State Zip Code City

# Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 55 of 77

Deb	tor 1			Harris	Case	se number (if known)	
		First Name Middle Name	L	ast Name			
Part	9:	dentify Property You Hold or Control	for Someor	ne Else			
		, ., ., .,					
23.	Do v	ou hold or control any property that someo	ne else owns	? Include an	, property you be	orrowed from, are storing for, or hold in	trust for
	_	eone.			, , , , , , , , , , , , , , , , , , , ,	3 .,.	
	$\checkmark$	No					
	П	Yes. Fill in the details.					
			Whore is t	he property?		Describe the contents	Value
			Wilele 13	ile property:		bescribe the contents	Value
		Owner's Name	NumberSti	root	-		
		Owner S Name	Numbered	CCI			
		Number Street					
		Number Cuest					
			City	State	Zip Code		
			City	State	Zip Code		
		City State Zip Code					
		,					
Part	10:	Give Details About Environmental Inf	ormation				
For	the p	urpose of Part 10, the following definitions app	ly:				
	■ <i>E</i> r	nvironmental law means any federal, state, or lo	cal statute or i	regulation cond	cerning pollution	contamination releases of	
		azardous or toxic substances, wastes, or materi		-			
		cluding statutes or regulations controlling the cl					
	- 0	ta anno anno la patione facilità e anno anno ante an ale	. f: l				
		te means any location, facility, or property as de used to own, operate, or utilize it, including dis		ny environmen	itai iaw, whether y	you now own, operate, or utilize it	
	01	asea to own, operate, or a time on, including an	sposai sitos.				
		azardous material means anything an environm			lous waste, hazar	rdous substance,	
	to	xic substance, hazardous material, pollutant, co	ontaminant, oi	r similar term.			
Rep	ort all	notices, releases, and proceedings that you kn	ow about, red	ardless of whe	en thev occurred.		
		3- · · · · · · · · · · · · · · · · · · ·	, , ,	,			
0.4					. II II. a la la a la		
24.	паѕ	any governmental unit notified you that you	u may be nab	ne or potentia	illy liable under	or in violation of an environmental law?	
	<b>.</b>	No					
	H	Yes. Fill in the details.					
	Ш	res. I ill ill the details.					
			Governme	ntal unit		Environmental law, if you know it	Date of
							notice
		Manager 1 and 1	0				
		Name of site	Governme	ntal unit			
		Number Street	NumberStr	-pot			
		Number Street	Numberen	CCI			
			City	State	Zip Code		
			Oity	State	Zip Code		
		City State Zip Code					
25.	Hav	e you notified any governmental unit of any	release of ha	azardous mate	erial?		
	$\overline{\mathbf{V}}$	No					
		Yes. Fill in the details.					
			Governme	ntal unit		Environmental law, if you know it	Date of
			Governine	illai uiill		Environmentariaw, ii you know it	notice
		Name of site	Governme	ntal unit			
			55.00000				
		Number Street	NumberStr	eet	-		
			City	State	Zip Code		
		City State Zip Code	City	State	Zip Code		

# Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 56 of 77

Debt		Bryon		B.		larris	Cas	e number (ii	fknown)		
		First Name		Middle Name	L	ast Name					
26.	Hav	e you been a part	y in any judio	cial or administ	trative proce	eeding under	any environmer	ntal law? In	clude settler	ments and ord	lers.
	<b>V</b>	No									
	Ħ	Yes. Fill in the de	tails.								
					Court or a	gency		Nature (	of the case		Status of the
											case
		Case title									Pending
		-		-	Court Name	э					r sname
					NumberStre						On appeal
		Case number			Numbersire	301					Concluded
					City	State	Zip Code				
Part	11:	Give Details Al	bout Your E	Business or C	onnection	s to Any Bu	siness				
27	\A/;+I	nin 4 years before	vou filed for	, bankruntav, di	d vou own o	husinsss or	have any of the	following a	annoations t	o ony husinos	200
21.	WILI	iiii 4 years belore	you liled for	bankruptcy, ui	u you own a	Dusiliess of	nave any or the	ionowing c	onnections t	o any busines	95 f
		A sole propri	ietor or self-e	employed in a tr	rade, profes	sion, or othe	r activity, either f	ull-time or p	oart-time		
		A member of	f a limited lial	bility company (	(LLC) or limit	ted liability pa	artnership (LLP)				
		A partner in									
			-	anaging executi	ive of a corp	oration					
		_		of the voting or	-		noration				
			at 10a0t 0 70 t		oquity occur	100001 0001	poradori				
	<b>✓</b>	No. None of the a	above applie	es. Go to Part 12	2.						
		Yes. Check all the	at apply abo	ove and fill in the	e details bel	ow for each b	ousiness.				
					Desc	ribe the nati	ure of the busine	ess	Employer I	dentification	number Do not
									include So	cial Security	number or ITIN.
		Dunings Name							EIN:		
		Business Name									
		Number Street			_				Dates busi	ness existed	
					Nam	e of account	ant or bookkeep	er			
		City	State	Zip Code					From	То	
									<u></u>		
					Desc	ribe the nati	ure of the busine	ess			number Do not number or ITIN.
										cial Security i	number of Trin.
		Business Name			<del></del>				EIN:		
		Number Street							Dates busi	ness existed	
					Nam	e of account	ant or bookkeep	er			
		City	State	Zip Code					From	To	
						21				.11.	
					Desc	ribe the nati	ure of the busine	ess			number Do not number or ITIN.
										Journey I	
		Business Name			<del></del>				EIN:		
		Number Street							Dates busi	ness existed	
		-			Nam	e of account	ant or bookkeep	er			
		City	State	Zip Code					From	To	

# Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 57 of 77

Deb	itor 1 Bryon	B.	Harris	Case number (if known)
	First Name	Middle Name	Last Name	
28.	Within 2 years beforeditors, or other	parties.	d you give a financial stateme	nt to anyone about your business? Include all financial institutions,
			Date issued	
			Bato locata	
	Name		MM/DD/YYYY	
	Number Stree	et		
	City	State Zip Code		
	Oity	State Zip Gode		
Part	t 12: Sign Below			
t	true and correct. I ur	nderstand that making a false	statement, concealing prope	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/s/ Bryon Harris		<u></u>
	Sign	nature of Debtor 1		Signature of Debtor 2
	Date	e 1/16/2018		Date 1/16/2018
ı	Did you attach additi	onal pages to Your Statement	of Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
ı	No			
i	Yes			
ı	Did you pay or agree	to pay someone who is not an	attorney to help you fill out b	ankruptcy forms?
[	<b>✓</b> No			
	Yes. Name of pers	son		Attach the Bankruptcy Petition Preparer's Notice,

Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 58 of 77

Fill in this information to identify your case:						
Debtor 1	Bryon	B.	Harris			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)			(Giate)			

Check if this is an amended filing

#### Official Form 108

#### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Did you claim the property Identify the creditor and the property that is collateral What do you intend to do with the property that secures a debt? as exempt on Schedule C? Surrender the property. Creditor's name: GM Financial Retain the property and redeem it. Yes Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Toyota Sienna | Value: \$0.00 Retain the property and [explain]: Creditor's Surrender the property. No. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]: No. Surrender the property. Creditor's name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Creditor's Surrender the property. name: Yes Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]:

# Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 59 of 77

Debtor	Bryon	B.	Harris	Case number (if
1	First Name	Middle Name	Last Name	known)
Part 2:	List Your Unexpired Perso	onal Property Lease	es	
informa		ate leases. Unexpired	leases are leases that	ry Contracts and Unexpired Leases (Official Form 106G), fill in the t are still in effect; the lease period has not yet ended. You may 1 U.S.C. § 365(p)(2).
De	scribe your unexpired personal	property leases		Will the lease be assumed?
Les	ssor's name: Extra Space Storag	е		□ No ☑ Yes
	scription of leased operty: Storage Unit - \$155/mo			
Les	ssor's name:			No Yes
	scription of leased operty:			
Les	ssor's name:			□ No □ Yes
	scription of leased operty:			
Les	ssor's name:			□ No □ Yes
	scription of leased operty:			
Les	ssor's name:			□ No □ Yes
	scription of leased operty:			
Les	ssor's name:			□ No □ Yes
	scription of leased operty:			_
Les	ssor's name:			No Yes
	scription of leased operty:			_
Part 3:	Sign Below			
	er penalty of perjury, I declare e perty that is subject to an unex		my intention about any	y property of my estate that secures a debt and any personal
_	/s/ Bryon Harris		*_	
S	Signature of Debtor 1		Siç	gnature of Debtor 2
C	Date 1/16/2018 MM/DD/YYYY		Da	ate 1/16/2018 MM/DD/YYYY

Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 60 of 77

B2030 (Form 2030) (12/15)

#### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

		Northenib	istrict of illinois	
In re	Bryon B. Harris		Case No.	
	Debtor		Observan	(If known)
			Chapter	Chapter 7
D	ISCLOSURE OF	COMPENSA	TION OF ATTORNEY	FOR DEBTOR
comper	nsation paid to me within or	ne year before the filing o	certify that I am the attorney for the f the petition in bankruptcy, or agree templation of or in connection w ith	ed to be paid to me, for services
For lega	al services, I have agreed to	accept		\$1,750.00
Prior to	the filing of this statement	I have received		\$0.00
Balance	e Due			\$1,750.00
2. The sou	urce of the compensation pa	aid to me was:		
	<b>✓</b> Debtor	Other (sp	ecify)	
3. The sou	urce of the compensation pa	aid to me is:		
	<b>✓</b> Debtor	Other (sp	ecify)	
	ave not agreed to share the a		sation with any other person unless	they are
<b>∟</b> me		aw firm. A copy of the ag	on with a other person or persons w reement, together with a list of the n	
5. In retur	n for the above-disclosed fe	ee, I have agreed to rende	r legal service for all aspects of the b	pankruptcy case, including:
	Analysis of the debtor's finabankruptcy;	ancial situation, and renc	lering advice to the debtor in determ	ining whether to file a petition in
b.	Preparation and filing of an	y petition, schedules, sta	tements of affairs and plan which m	ay be required;
C.	Representation of the debto	or at the meeting of credi	tors and confirmation hearing, and a	any adjourned hearings thereof;
6. By agre	eement with the debtor(s), th	e above-disclosed fee do	oes not include the following service	es:
		CER	TIFICATION	
	hat the foregoing is a compl his bankruptcy proceedings		eement or arrangement for payment	to me for representation of the
	1/16/2018		/s/ Nathan Delman	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

#### CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1750.00 attorney fees plus any necessary postpetition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr.
Adding additional bills \$31.00
Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 1. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign

Bryon Harris Matter Number 535749-001

Initial: 16

#### Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 62 of 77

the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date:	1/16/	18
-------	-------	----

Client .

Client

Attorney

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to:
<a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a>
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 67 of 77

#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Harris, Bryon B.	Case No	
	Debtor(s)		
		Chapter.	Chapter7
	VERIFICA <sup>-</sup>	TION OF CREDITOR MAT	TRIX
Th knowledge	he above named Debtors hereby verify tha e.	at the attached list of creditors is to	rue and correct to the best of their
Date:	1/16/2018	/s/ Harris, Bryon Harris, Bryon B. Signature of De	

DEPT OF ED/NAVIENT PO BOX 9635 WILKES BARRE, PA, 18773

GM Financial ATT: Mandy Youngblood PO Box 183853 Arlington, TX, 76096

DIVERSIFIED Po Box 1391 Southgate, MI, 48195

MERRICK BANK CORP PO Box 10368 c/o Susan Gaines Greenville, SC, 29603

LVNV FUNDING LLC PO Box 10587 Greenville, SC, 29603

SOURCE RECEIVABLES MNG 4615 DUNDAS DR STE 102 GREENSBORO, NC, 27407

CREDIT ONE BANK NA PO BOX 98875 LAS VEGAS, NV, 89193

KOHLS/CAPONE PO BOX 3115 MILWAUKEE, WI, 53201

RS CLARK AND ASSOCIATE 12990 PANDORA DR STE 150 DALLAS, TX, 75238

CERTIFIED SERVICES INC 1300 N SKOKIE HWY STE 10 GURNEE, IL, 60031

Municipal Collection Services, Inc. P.O. Box 327 Palos Heights, IL, 60463

### Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 69 of 77

City of Chicago - Dept. of Finance 333 S State Street, Suite 330 Chicago, IL, 60604

Linebarger Goggan Blair & Sampson LLP PO Box 978658 Dallas, TX, 75397

Professional Account Management, LLC PO Box 698 Milwaukee, WI, 53201

City of Evanston 2100 Ridge Avenue Evanston, IL, 60201

ERC P.O. BOX 57610 Jacksonville, FL, 32241

Pediatrust, LLC 2215 Sanders Rd Suite 105 Northbrook, IL, 60062

LJ Ross Associates PO Box 6099 Jackson, MI, 49204

Carson Smithfield, LLC PO BOX 9216 Old Bethpage, NY, 11804

McCarthy, Burgess & Wolff, Inc. 26000 Cannon Rd Cleveland, OH, 44146

VERIZON 455 Duke Drive Franklin, TN, 37067

GC Services Limited Partnership Po Box 3026 Houston, TX, 77253 QCS Po Box 4699 Petaluma, CA, 94955

Village of Round Lake Beach 1937 N. Municipal Way Round Lake, IL, 60073

PLS 3175 175th St Suite 3 Hazel Crest, IL, 60429

The Law OFfices of Van A. Schwab 134 North LaSalle 1820 Chicago, IL, 60602

Alliance One Receivables Management, Inc. 4850 E Street Rd Suite 300 Fstrvl Trvose, PA, 19053

Transworld Systems Inc. 802 E. Martintown Road Ste 201 North Augusta, SC, 29871

FBCS Services 330 S Warminster Rd Ste 353 Hatboro, PA, 19040

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

Van Ru Credit Corporation 8550 Ulmerton Rd Suite 225 Largo, FL, 33771

Receivables Management Partners, LLC 2250 E. Devon Ave Ste 352 Des Plaines, IL, 60018

Medical Recovery Specialists, LLC 2250 E. Devon Ave Ste 352 Des Plaines, IL, 60018

# Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 71 of 77

Northshore University Healthsystem 23056 Network Pl Chicago, IL, 60673

ILDHFS 509 S 6th st. Springfield, IL, 62701

Fuentes-Harris, Marie 5877 Delaware Ave. Gurnee, IL, 60031

IDOR-Bankruptcy Section Po Box 851388 Minneapolis, MN, 55485

Comcast p.o. box 196 Newark, NJ, 07101

Internal Revenue Service PO Box 7346 Philadelphia, PA, 19101

# Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 72 of 77

Debtor 1 Bryon First Name	B. Middle Name	Harris	Case number (if known)	
	estions for Reporting	Last Name Purposes		
16. What kind of debts do you have?	"incurred by an i No. Go to lir Yes. Go to li  16b. Are your debts money for a bus No. Go to lir Yes. Go to li	ne 17. primarily business debts? <i>E</i> iness or investment or throu ne 16c.	sonal, family, or household Business debts are debts t gh the operation of the bu	d purpose."  hat you incurred to obtain siness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under expenses are	under Chapter 7. Go to line 18. er Chapter 7. Do you estimate ti paid that funds will be available	hat after any exempt proper to distribute to unsecured c	y is excluded and administrative reditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,0 ☐ 5,001-10 ☐ 10,001-2	0,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,00 \$500,001-\$1 millio	\$10,000, 00 \$50,000,	01-\$10 million 001-\$50 million 001-\$100 million 0,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?  Part 7: Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,00 \$500,001-\$1 millie	\$10,000, 00 \$50,000,	01-\$10 million 001-\$50 million 001-\$100 million 0,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
For you	correct.  If I have chosen to file of title 11, United Statunder Chapter 7.  If no attorney represen out this document, I had I request relief in accord understand making a connection with a bank	under Chapter 7, I am aware es Code. I understand the rests me and I did not pay or agave obtained and read the nordance with the chapter of tit false statement, concealing kruptcy case can result in fin 2, 1341, 1519, and 3571.	that I may proceed, if elig lief available under each of gree to pay someone who bitice required by 11 U.S.C le 11, United States Code property, or obtaining mo	, specified in this petition. ney or property by fraud in risonment for up to 20 years, or
		/16/2018 MM / DD / YYYY	Executed on _	MM / DD / YYYY

### Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 73 of 77

Debtor 1	Bryon	B.	Harris
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
35			(State)
Case number (If known)	<u> </u>		

Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to	help you fill out bankruptcy forms?
	<b>✓</b> No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
×	/s/ Bryon Harris	*
	Signature of Debtor 1	Signature of Debtor 2
	Date 1/16/2018 MM/DD/YYYY	Date MM/DD/YYYY

# Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 74 of 77

Debtor <sup>-</sup>	WANTE OF THE PARTY	В.	Harris	Case number (if known)
	First Name	Middle Name	Last Name	
28. Wi	thin 2 years before editors, or other pa No Yes. Fill in the de	arties.	you give a financial state	ment to anyone about your business? Include all financial institutions,
	_		Date issued	
	Name		MM/DD/YYYY	_
			50000 = E100 5000	
	Number Street		<del></del> :	
	City	State Zip Code		
Part 12:	Sign Below			
true	and correct. I und nkruptcy case can	erstand that making a false s result in fines up to \$250,000	tatement, concealing proj	ments, and I declare under penalty of perjury that the answers are perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/\$/	Bryon Harris ure of Debtor 1	150	Signature of Debtor 2
	Date	1/16/2018		Date 1/16/2018
Did y	ou attach addition	nal pages to Your Statement	of Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
	No Yes			
Did y	ou pay or agree to	pay someone who is not an	attorney to help you fill ou	t bankruptcy forms?
V	No			
	Yes. Name of perso	n		Attach the Bankruptcy Petition Preparer's Notice,

# Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 75 of 77

Debtor	r Bryon	B.	Harris	Case number (if
1	First Name	Middle Name	Last Name	known)
Part 2:	List Your Unexpi	red Personal Property Leas	es	
informa	ation below. Do not l	property lease that you listed in ist real estate leases. Unexpired nal property lease if the trustee	d leases are leases that	Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).
De	scribe your unexpire	d personal property leases		Will the lease be assumed?
Les	ssor's name: Extra Sp	pace Storage		□ No □ Yes
	scription of leased operty: Storage Unit -	\$155/mo		
Les	ssor's name:			□ No □ Yes
	scription of leased operty:			_
Les	ssor's name:			□ No □ Yes
	scription of leased operty:			
Les	ssor's name:			□ No □ Yes
	scription of leased operty:			_
Les	ssor's name:			□ No □ Yes
	scription of leased operty:			_
Les	ssor's name:			□ No □ Yes
	scription of leased operty:			_
Les	ssor's name:			□ No □ Yes
	scription of leased perty:			_
art 3:	Sign Below	,	at his security	
		I declare that I have indicated o an unexpired lease.	my intention about any	property of my estate that secures a debt and any personal
	/s/ Bryon Harris	De Ble	×_	
S	ignature of Debtor 1	V ()	Sign	nature of Debtor 2
D	ate 1/16/2018 MM/DD/YYYY		Dat	⇒ 1/16/2018 MM/DD/YYYY

Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 76 of 77

#### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

In re:	Hams, Bryon B.	Case No	
Debtor(s)		Case No.	
		Chapter.	Chapter7
	VERIFI	CATION OF CREDITOR MATI	RIX
Tr knowledge	ne above named Debtors hereby veri e.	fy that the attached list of creditors is tru	e and correct to the best of their
Date:	1/16/2018	/s/ Harris, Bryon B	B B.1 c
		Harris, Bryon B. <i>Signature of Debt</i> e	or C

### Case 18-01260 Doc 1 Filed 01/16/18 Entered 01/16/18 17:43:16 Desc Main Document Page 77 of 77

Debtor 1 Bryon First Name	B. Middle Name	Harris Last Name	Case number (if known)		
	MICOCHAILE	Last Ivalle	Column A Debtor 1	Column B Debtor 2 or non-filing spouse	
8. Unemployment compensation  Do not enter the amount if you under the Social Security Act. I	u contend that the amount r	received was a benefit	\$0.00	\$ <u>0.00</u>	
For you		\$0.00			
For your spouse	******	\$0.00			
<ol><li>Pension or retirement incon benefit under the Social Securi</li></ol>		unt received that was a	\$0.00	\$0.00	
10.Income from all other sour amount. Do not include any be payments received as a victim international or domestic terror page and put the total below.	enefits received under the So of a war crime, a crime agair	ocial Security Act or not humanity, or			
			The second secon	and the second	
Total amounts from separate p	pages, if any.		+\$0.00	+\$0.00	
11. Calculate your total curren	nt monthly income. Add lin	es 2 through 10 for	\$4,739.33	\$2,987.92	<b>=</b>   \$7,727.25
each column. Then add the total	for Column A to the total for	Column B.	X-11-00-100	421001102	1
					Total current
Part 2: Determine Whether	the Means Test Applie	es to You			monthly income
12. Calculate your current mon	thly income for the year. I	Follow these steps:			
12a. Copy your total current m	onthly income from line 11.	war a comment of the	Copy lin	e 11 here →	\$7,727.25
Multiply by 12 (the numb	AND THE RESIDENCE OF THE PARTY				X 12
12b. The result is your annual	income for this part of the fo	om.		12b	\$92,727.00
13 Calculate the median family	income that applies to yo	ou. Follow these steps:			
Fill in the state in which you liv	е.	Illinois			
Fill in the number of people in	your household	8			
Fill in the median family incomb	Property of the company was a	po e v — capalitacione so		13.	\$128,072.00
To find a list of applicable med instructions for this form. This	ian income amounts, go on	line using the link specifie	d in the separate		
14. How do the lines compare?	not may also be available at t	are barkiuptcy clerk's offi	ce.		
14a. Line 12b is less than Go to Part 3.	or equal to line 13. On the t	op of page 1, check box	1, There is no presumption of ab	use.	
14b. Line 12b is more that Go to Part 3 and fill o	n line 13. On the top of pag out Form 122A-2.	e 1, check box 2, The pre	esumption of abuse is determined	by Form 122A-2.	
Part 3: Sign Below					
By signing here, I declare und	er penalty of perjury that the	information on this state	ment and in any attachments is to	rue and correct.	
🗴 /s/ Bryon Harris	3 B L>	_ ×			
Signature of Debtor 1	/ )	Person of	Signature of Debtor 2		
Date 1/16/2018 MM/DD/YYYY		0	Date 1/16/2018 MM/DD/YYYY		
If you checked line 14a, do If you checked line 14b, fill					